Case 05-02084 Doc 1 Filed 01/21/05 Official Form 1) (12/03) Document	Entered 01/21/05 17:22:59 Desc Main Page 1 of 25					
FORM B1 United States Bankruptcy Co Northern District of Illino	voluntary Petition					
Name of Debtor (if individual, enter Last, First, Middle): Murry, Angela	Name of Joint Debtor (Spouse) (Last, First, Middle):					
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 8704	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):					
Street Address of Debtor (No. & Street, City, State & Zip Code): 11139 S. King Dr. Chicago, IL 60628	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):					
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place of Business:					
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):					
Location of Principal Assets of Business Debtor (if different from street address above):						
Information Regarding the Debt	or (Check the Applicable Boxes)					
 Venue (Check any applicable box) ✓ Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 da ☐ There is a bankruptcy case concerning debtor's affiliate, general part 	ys than in any other District.					
Type of Debtor (Check all boxes that apply) ✓ Individual(s) ☐ Railroad ☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Broker	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) ☐ Chapter 7 ☐ Chapter 11 ☑ Chapter 13 ☐ Chapter 9 ☐ Chapter 12					
Other Clearing Bank	Sec. 304 - Case ancillary to foreign proceeding					
Nature of Debts (Check one box) ✓ Consumer/Non-Business ☐ Business	Filing Fee (Check one box) Full Filing Fee attached					
Chapter 11 Small Business (Check all boxes that apply) ☐ Debtor is a small business as defined in 11 U.S.C. § 101 ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) ☐ Filing Fee to be paid in installments (applicable to individuals Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments (applicable to individuals Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments (applicable to individuals Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.						
Statistical/Administrative Information (Estimates only) Debtor estimates that funds will be available for distribution to unsec	THIS SPACE IS FOR COURT USE ONLY					
 ✓ Debtor estimates that funds will be available for distribution to unsec □ Debtor estimates that, after any exempt property is excluded and adm paid, there will be no funds available for distribution to unsecured cre 	inistrative expenses					
Estimated Number of Creditors 1-15 16-49 50-99 100-1						
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$500,000 \$1 million \$10 million \$50 mi	o \$50,000,001 to More than \$100 million					

Estimated Debts

\$50,001 to \$100,000

\$100,001 to \$500,000

\$0 to \$50,000

 \checkmark

\$500,001 to \$1 million

\$1,000,001 to \$10,000,001 to \$50,000,001 to \$10 million \$50 million \$100 million

More than \$100 million

Date

Title of Authorized Individual

Case 05-02084

(Official Form 1) (12/03)

Doc 1

Filed 01/21/05

Document

Entered 01/21/05 17:22:59 Desc Main

A bankruptcy petition preparer's failure to comply with the provisions

of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Page 2 of 25

FORM B1, Page 2

Case 05-02084 Doc 1 Filed 01/21/05 Entered 01/21/05 17:22:59 Desc Main

Document Page 3 of 25 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Murry, Angela		Chapter 13
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

			Al	MOUNTS SCHEDULE	D
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	2	9,545.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		2,800.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		19,235.89	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,322.66
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,202.00
Total Number of Sheets in Schedules		15			
		Total Assets	9,545.00		
			Total Liabilities	22,035.89	

Case 05-02084	Doc 1	Filed 01/21/05	Entered 01/21/05 17:22:59	Desc Mair
		Document	Page 4 of 25	
ry, Angela			Case No.	

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	тот		0.00	

(Report also on Summary of Schedules)

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		_		_	_		

Page 5 of 25

22:59 Desc Main

Case No.

IN RE Murry, Angela

C

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C -Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Lasalle Bank- Checking		20.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		furniture 3 rooms		300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		books		25.00
6.	Wearing apparel.		Clothes		200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401 (K)		1,500.00
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
			<u> </u>		

Page 6 of 25

__ Case No. __

IN RE Murry, Angela

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Personal injury claim		7,500.00
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed. Itemize.	Х			
1			ТОТ	AL	9,545.00

Case 05-02084	Doc 1	Filed 01/21/05	Entered 01/21/05 17:22:59	Desc Main
		Document	Page 7 of 25	

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Case No.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Lasalle Bank- Checking	735 ILCS 5 §12-1001(b)	20.00	20.00
furniture 3 rooms	735 ILCS 5 §12-1001(b)	300.00	300.00
books	735 ILCS 5 §12-1001(a)	25.00	25.00
Clothes	735 ILCS 5 §12-1001(a)	200.00	200.00
401 (K)	735 ILCS 5 §12-1006(a)	1,500.00	1,500.00
Personal injury claim	735 ILCS 5 §12-1001(b)	1,700.00	7,500.00

Case 05-02084	Doc 1	Filed 01/21/05	Entered 01/21/05 17:22:59	Desc Main
		Document	Page 8 of 25	

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Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Case No.

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	C O D E B	H W	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF	C O N T I	U N L I Q U	D I S P	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
(See instructions above.)		C	PROPERTY SUBJECT TO LIEN	N G E N T	I D A T E D	U T E D	UNSECURED PORTION, IF ANY
Account No.							
							
				-			
			Value \$				
Account No.							
			Value \$				
Account No.							
				1			
			Value \$				
Account No.							
			Value \$	1			
Account No.							
				1			
			Value \$				
0 Continuation Sheets attached			(Total o	S of thi	Subto is pa	otal ige)	
			(Complete only on last sheet of Schedule I	у т	'nт	ΛT	
							Summary of Schedules)

Report total also on Summary of Schedules

Case 05-02084

Doc 1

Filed 01/21/05 Document

Entered 01/21/05 17:22:59 Desc Main Page 9 of 25

Case No.

IN RE Murry, Angela

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entiry on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

is d	f the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim isputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
	PPES OF PRIORITY CLAIMS heck the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)
	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
√	Taxes and Other Certain Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	1 Continuation Sheets attached

Page 10 of 25

____ Case No. ___

IN RE Murry, Angela

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority)

T					_		1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E	H W	DATE CLAIM WAS INCURRED	C O N T	U N L I Q U	D I S P	TOTAL AMOUNT OF CLAIM
	B T O R	C	AND CONSIDERATION FOR CLAIM	N G E N T	I D A T E	U T E D	AMOUNT ENTITLED TO PRIORITY
Account No. 344748704			overpayment of social security				
Social Security Administration PO Box 3430 Philadelphia, PA 19122							2,800.00
							2,800.00
Account No.							,
Account No.							
Account No.							
Account No.							
Account No.							
Subtotal Sheet1 of1 Continuation Sheets attached to Schedule E (Total of this page)							2 900 00
Sheet1 of1 Continuation Sheets a	attach	ied t	o Scnedule E (Total	of th	ıs pa	age)	2,800.00
			(Complete only on last sheet of Schedule	E) 1	ГОТ	ΔT.	2.800.00

(Report total also on Summary of Schedules)

Case 05-02084	Doc 1	Filed 01/21/05	Entered 01/21/05 17:22:59
		Document	Dago 11 of 25

Document Page II of 25

Case No.

Desc Main

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim

is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 51532667			Collection				
American Geneal Finance P.O. Box 3251 Evansville, IN 47731							302.6
Account No.			Collection				
Atlantic Management C/O CT Coperation System 208 S. La Salle Chicago, IL 60604							2,000.0
Account No. 74613			Collection				
Baron Collection Suite 9 155 Revere Drive Northbrook, IL 60062							3,209.0
Account No. 74442			Collection				
Baron Collection Suite 9 155 Revere Drive Northbrook, IL 60062							1,577.0
Account No. 344748704			Pay Day Loan	\vdash			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Cash Advance 1916 E 95th Chicago, IL 60617-4787							
							390.0
3 Continuation Sheets attached			(Total o		Subt is pa		7,478.60
			(Complete only on last sheet of Schedule)	E) T	гот	'A T	

Page 12 of 25

__ Case No. __

IN RE Murry, Angela

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Collection				
Chesterfield Fedral Savings And Loans 10801 South Western Ave. Chicago, IL 60643							1,534.00
Account No. M600-0136-9713			parking tickets				
City Of Chicago Department Of Revenue Parking Tickets P.O. Box 88298 Chicago, IL 60680-1298							1,970.00
Account No. 9041137052			Utility Bills		 	 	1,070.00
COMED Bankruptcy Dept CHICAGO, IL 60668-0001							407.90
Account No. CHWM6514			Collection		_	-	407.90
Credit Now Women's Workout World Po Box 837 Ekie, MI 48133			Conection				159.15
Account No. 517800712417419			Collection				133.13
First Preimer Bank 601 S. Minnesota Sioux Falls, SD 57104							
							670.54
Account No. 7816330			Collection				
Harvard Collection 4839 N Elston Chicago, IL 60630							
Account No. 334748704			Pay Day Loan				56.45
Instant Cash USa 11024 Montgomery Albequerque, NM 87111			r ay Day Loan				390.00
			I.	<u> </u>	Subte	L otal	330.00
Sheet1 of3 Continuation Sheets at	ttach	ed t	o Schedule F (Total o				5,188.04
			(Complete only on last sheet of Schedule 1	F) T	TO	ΊΑL	

Page 13 of 25

__ Case No. __

IN RE Murry, Angela

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 692655			Collection				
National Credit Adjusters P.O.Box 3021-327 W 4th St. Hutchinson, KS 67504-3023							689.15
Account No. 344748704			Collection				
Nationwide 3435 N. Cicero Ave Chicago, IL 60641	-						
Account No. 41251283802			utility				375.00
Nicor Gas P.O. Box 310 Aurora, IL 60568	-						
Account No. 303932301			Collection				687.00
Oxford Collection Service 135 Maxess Rd., Ste 2A Melville, NY 11747	-						
Account No.			Pay Day Loan				1,479.00
Pay Day Loan Store Of Illinois Inc. 6320 W. 95th St. Oak Lawn, IL 60543	-		. ay 2ay 25a				
			11/11/2 11/11/2			_	360.00
Account No. 5500036284942	-		Utility Bills				
Peoples Energy E Randolph Chicago, IL 60601							440.00
Account No. 344748704			Pay Day Loan				112.00
Rio-Resources Emergency Cash Loan 13170-B Central Ave Se Pmb #266 Albuqureque, NM 87123							
					<u>L</u>	<u> </u>	620.00
Sheet 2 of 3 Continuation Sheets at	tach	ed to	o Schedule F (Total o		Subte is pa		4,322.15
			(Complete only on last sheet of Schedule l	F) T	TO	AL	

(Report total also on Summary of Schedules)

Page 14 of 25

___ Case No. __

IN RE Murry, Angela

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 7087470583661			Utility Bills				
SBC PO BOX 29670 CHICAGO, IL 60620							873.99
Account No. 94-213-000X58384			collection				
State Of Illinois Department Of Human Se							204.00
Account No. 570180				+			201.00
Tcf Bank 800 N Harlem River Forest, IL 60305							521.71
Account No.			Assignee or other notification for:				321.71
American General Finance 4607 S. Ashland Ave Chicago, IL 60609-3252			Tcf Bank				
Account No. 50331			Collection	 			
Village Of Park Forest 350 Voctory Park Forest, IL 60466							
							200.00
Account No. 114101641424			Utility Bills				
Z Tel Communications PO Box 17286 Baltimore, MD 21297-1286							
Account No.				\vdash	\vdash		450.40
recount 10.							
Sheet 3 of 3 Continuation Sheets at	ttach	ed t	o Schedule F (Total o		Subte is pa		2,247.10
			(Complete only on last sheet of Schedule)	F) 1	тот	`AL	19.235.89

Case 05-02084	Doc 1	Filed 01/21/0
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Entered 01/21/05 17:22:59 Desc Main

Page 15 of 25 Document IN RE Murry, Angela _ Case No. __

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.
State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.
Provide the names and complete addresses of all other parties to each lease or contract described.
NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Aronson Furniture 2301 W. 95th St. Chicago, IL 60643	Dining room table

Case 05-02084	Doc 1	Filed 01/21/05	Entered 01/21/0	5 17:22:59	Desc Main
IN RE Murry, Angela		Document	Page 16 of 25	Case No.	
		Debtor(s)			

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

c 1 Filed 01/21/05 Document

Page 17 of 25

Entered 01/21/05 17:22:59 Desc Main

Case No. _

IN RE Murry, Angela

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status	s	DEPENDENTS OF DEBTOR AND SPOUSE						
Single		RELATIONSHIP				AGE		
						13		
						8 1		
						16		
EMPLOYMENT:		DEBTOR			SPOUSE			
Occupation	Claims Exam	ner						
Name of Employer	Sedgwick							
How long employed	3 Years							
Address of Employer	175 W. Jacks	son						
	Chicago, II							
Income: (Estimate	of average mon	thly income)			DEBTOR		SPOUSE	
	_	ry, and commissions (pro rata if not paid month	ılv)	\$	2.578.33	\$		
Estimated monthly		ay, and commissions (pro rand it not paid month		\$		\$		
SUBTOTAL				\$	2,578.33			
LESS PAYROL	I DEDUCTION	JS		Ψ		Ψ		
	s and Social Sec			\$	234.00	\$		
b. Insurance	s una sociai sec	Mility		\$ —	21.67	\$ ——		
c. Union dues				<u>\$</u> —		\$		
d. Other (speci	ify)			\$		\$		
\ 1				\$		\$		
SUBTOTAL OF	PAYROLL DE	DUCTIONS		\$	255.67	\$		
TOTAL NET MONTHLY TAKE HOME PAY					2,322.66	\$		
D				Φ.		Φ.		
		business or profession or farm (attach detailed	statement)	\$		\$		
Income from real properties and divide		ž —		\$ —				
		payments payable to the debtor for the debtor's	1100	a —		a —		
or that of dependen		payments payable to the debtor for the debtor s	use	Ф		•		
Social Security or		nt assistance		Φ		Φ		
		in assistance		\$		\$		
(Speeny)				\$ —		\$ ——		
Pension or retirem	ent income			\$ —		\$		
Other monthly inco						. —		
				\$		\$		
				\$		\$		
				\$		\$		
momit	·····			Φ.		Φ.		
TOTAL MONTH	ILY INCOME			\$	2,322.66	\$		

TOTAL COMBINED MONTHLY INCOME \$ _____ 2,322.66 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

____ Case No. ____

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made or annually to show monthly rate.	bi-weekly, quarterly, semi-annually,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comexpenditures labeled "Spouse."	plete a separate schedule of
Rent or home mortgage payment (include lot rented for mobile home) Are real estate taxes included? Yes No No	\$800.00
Is property insurance included? Yes No ✓	
Utilities: Electricity and heating fuel	\$ 150.00
Water and sewer	\$
Telephone	\$ 75.00
Other	\$
	\$
	\$
Home maintenance (repairs and upkeep)	\$ 20.00
Food Clothing	\$ <u>500.00</u> \$
Laundry and dry cleaning	\$ <u>200.00</u> \$ 15.00
Medical and dental expenses	\$ 60.00
Transportation (not including car payments)	\$ 50.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
Charitable contributions	\$
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$
Life	\$
Health	\$
Auto	\$
Other	\$
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
(opecity)	
	\$
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan) Auto	
Other	\$
	ď.
Alimony, maintenance, and support paid to others	<u> </u>
Payments for support of additional dependents not living at your home	\$
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
Other Child Care	\$200.00
Furniture Paymetnt	\$132.00
	\$
	\$
	\$
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$2,202.00
(FOR CHAPTER 12 AND 12 DEPTORS ON AN	
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)	41.1
Provide the information requested below, including whether plan payments are to be made bi-weekly, months are to be made bi-weekly.	thly, annually, or at some
other regular interval.	¢ 222.00
A. Total projected monthly income B. Total projected monthly expenses	\$ <u>2,322.66</u> \$ 2,202.00
C. Excess income (A minus B)	\$ <u>2,202.00</u> \$ 120.66
D. Total amount to be paid into plan each Monthly	\$ 120.66
(interval)	

Doc 1 Filed 01/21/05 Entered 01/21/05 17:22:59 Desc Main Page 19 of 25

_ Case No. __

IN RE Murry, Angela

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

- · · · ·		e foregoing summary and schedules, consisting of Total shown on summary page plus 1)
they are true and correct to the b	est of my knowledg	e, information, and belief.
Date: January 21, 2005	Signature:	/s/ Angela Murry
		Angela Murry Debtor
Date:	Signature:	(Iria Dalas Tara)
		(Joint Debtor, if any)
		[If joint case, both spouses must sign.]
CERTIFICATION AND SIG	NATURE OF NON	I-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I certify that I am a bankruptcy p I have provided the debtor with		defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that nent.
Printed or Typed Name of Bankruptcy Petition Prepar	er	Social Security No. (Required by 11 U.S.C. § 110(c).)
Address		
Names and Social Security number	pers of all other indi	viduals who prepared or assisted in preparing this document:
If more than one person prepare person.	d this document, at	tach additional signed sheets conforming to the appropriate Official Form for each
Signature of Bankruptcy Petition Preparer		Date
A bankruptcy petition preparer's in fines or imprisonment or both		th the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result $18U.S.C.\$156.$
DECLARATION UN	NDER PENALTY (OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the		(the president or other officer or an authorized agent of the corporation or a
(corporation or partnership) nam schedules, consisting of	ned as debtor in this	f the case, declare under penalty of perjury that I have read the foregoing summary and ad that they are true and correct to the best of my knowledge, information, and belief.
Date:	Signature:	
		(Print or type name of individual signing on behalf of debtor)
[An indiv	idual signing on bel	nalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 05-02084 Doc 1 Filed 01/21/05 Entered 01/21/05 17:22:59 Desc Main

Document Page 20 of 25 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No.
Murry, Angela		Chapter 13
	Debtor(s)	1

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

30,000.00 2004

30.000.00 2003

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Case 05-02084	Doc 1	Filed 01/21/05	Entered 01/21/05 17:22:59	Desc Mair
		Document	Page 21 of 25	

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Robert J. Semrad & Associates 407 S. Dearborn Suite #400 Chicago, IL 60605

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 300.00

10. Other transfers

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

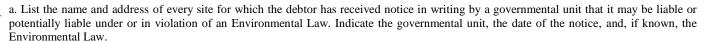
17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: January 21, 2005	Signature /s/ Angela Murry	
	of Debtor	Angela Murry
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 05-02084 Doc 1

Filed 01/21/05 Entered 01/21/05 17:22:59 Desc Main Page 24 of 25

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nited States	Bankruptcy	Court
Northern I	District of Illi	inois

IN	RE:				Case No		
Μι	urry, Angela				Chapter 13		
		btor(s)					
	DISCLOSURE O)F COM	PENSATION	OF ATTORNEY	FOR DEBTOR		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rul one year before the filing of the petition in bankrupt of or in connection with the bankruptcy case is as for	tcy, or agreed	certify that I am the d to be paid to me, f	attorney for the above-na or services rendered or to	med debtor(s) and that compose rendered on behalf of the	ensation p debtor(s)	oaid to me within in contemplation
	For legal services, I have agreed to accept					. \$	2,200.00
	Prior to the filing of this statement I have received					. \$	300.00
	Balance Due					. \$	1,900.00
2.	The source of the compensation paid to me was:	✓ Debtor □	Other (specify):				
3.	The source of compensation to be paid to me is:	Debtor [Other (specify):				
4.	I have not agreed to share the above-disclosed	compensation	n with any other per	son unless they are member	ers and associates of my law t	irm.	
	I have agreed to share the above-disclosed com- together with a list of the names of the people's	npensation wi sharing in the	vith a person or person or person e compensation, is a	ons who are not members ttached.	or associates of my law firm.	А сору с	of the agreement,
5.	In return for the above-disclosed fee, I have agreed t	to render lega	al service for all aspe	ects of the bankruptcy case	e, including:		
	 a. Analysis of the debtor's financial situation, and b. Preparation and filing of any petition, schedule c. Representation of the debtor at the meeting of d d. Representation of the debtor in adversary proce e. [Other provisions as needed] 	es, statement of creditors and	of affairs and plan v l confirmation hearir	which may be required; ag, and any adjourned hear			
6.	By agreement with the debtor(s), the above disclose	ed fee does no	ot include the follow	ing services:			
			CERTIFICA	TION			
	certify that the foregoing is a complete statement of a proceeding.	ıny agreemen			entation of the debtor(s) in th	is bankruj	ptcy
	January 21, 2005	/s/ i	ROBERT J SEN	//RAD			
-	Date				of Attorney		

Robert J Semrad & Associates 407 S Dearborn Ave

Name of Law Firm

Case 05-02084 Doc 1 Filed 01/21/05 Entered 01/21/05 17:22:59 Desc Main Document Page 25 of 25 UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)*

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)*

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those who income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm the	nat I have read this notice.		
			Case Number
January 21, 2005	/s/ Angela Murry		
Date	Angela Murry	Debtor	Joint Debtor, if any

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.